



September 15, 2023

Salt Lake City  
Planning Division  
451 S State Street, Room 406  
Salt Lake City, UT 84114

RE: Amend the Text of the Zoning Ordinance and Zone Change to allow a financial institution to have a drive-through within an R-O (Residential/Office) District.

America First Credit Union (AFCU) is requesting a **zone change** from R-MU-45 to R-O, as well as **amend the text of the zoning ordinance within the R-O District** to allow a financial institution to have a drive-through within an R-O land use district.

#### Background

- **America First Credit Union purchased this property for over \$8 million in October 2012**
- **America First Credit Union has had a branch at this location since 1985**
- **Currently 23,518 members use this branch at least once a year**
- **11,907 members consistently use this branch**
- **This branch averages 10,620 transactions per month**
- **The existing five-story office building is attached to the existing parking garage. Unfortunately, the parking garage is not structurally safe and currently inoperable. This failure to provide adequate parking limits the ability to lease the entire office space.**
- **The property is located on 500 South, one of the main vehicular arterial streets in the City**

AFCU currently owns the properties located at 475 E & 500 S and 455 E & 500 S.

475 E. 500 S. (NW corner 500 S 500 E)

- Parcel # 16-06-407-040
- Existing two-story office building

455 E. 500 S. (NE corner Denver St. 500 S)

- Parcel # 16-06-407-039
- Existing four-story office building with a three-level parking structure

The current zoning code Residential Mixed-Use (R-MU-45) does not allow for drive-through teller machines (ATM).

#### Proposed Site Plan

Existing Primary Office Building will remain with minor revisions to elevation color and materials. Drive-thru teller

machines will remain at existing locations, internal to the site. Drive-thru vehicular queuing will reverse in direction, ingress access from Denver Street to not conflict with the parking along the east side of the building.

The proposed parking structure:

Will replace the existing parking garage.

- Is substantially connected to the primary building by a connective walkway between structures.
- Complies with 21A.37.050 regarding materials, screening, circulation, and access.
- The parking structure footprint is the same, however, “shifts” ten feet south to meet the Interior Side setback of 15 ft. as required by code.
- The proposed parking structure’s height is 52 ft., less than the maximum height of 75 ft.
- The parking structure roof will have photovoltaic panels and system that will reduce yearly CO2 emissions of 184 tons, provide approximately 65% of energy savings. The original cost is approximately \$300k.

Reasons for Zone Change to Residential / Office (R-O) District

1. The purpose statement of the RO Residential/Office District is “intended to provide a suitable environment for a combination of residential dwellings and office use”. The existing financial institution with drive-through and parking structure maintains the purpose of the goals, objectives, and policies, as well as the surrounding zoning and uses in the Central City area.
2. The proposed parking structure and primary building are considered to be substantially connected via the existing skybridge element.
3. Within the proposed R-O zoning district, a parking structure maximum height of 60 ft. is allowed. The proposed five level parking structure height is 52 ft.

**Text Amendment** to the R-O (Residential/Office) District adding: “*Use: Financial Institution with Drive-Through*” as a permitted use within the following code sections:

21A.24.180 RO Residential/Office District

- Financial Institution with Drive-Through as an allowed use.

21A.33.020 Table of Permitted and Conditional Uses for Residential Districts

Add the following:

- Financial Institution, with Drive-Through as a P (Permitted Use) within the R/O District
- Footnote number addition: 22. *Allow for a financial institution with drive through ATM’s within an R-O District along 500 South & 600 South Rights-of-way between 700 East Right-of-way and Interstate 15.*
- No changes to Chapter 21A.62 Definitions

The revised 21A.33.020 Table of Permitted and Conditional Uses for Residential Districts is included as a separate attachment to this application.

Reasons supporting the Text Amendment:

1. The purpose statement of the RO Residential/Office District is “intended to provide a suitable environment for a combination of residential dwellings and office use”. The existing financial institution with drive-through and parking structure maintains the purpose of the goals, objectives, and policies, as well as the surrounding zoning and uses in the Central City area.
2. This America First Credit Union branch has served the community at this location for almost 40 years.
3. The proposed zoning is consistent with other R-O zoned uses on the 500 South corridor.

4. 500 South is classified as a One-Way Thoroughfare (Grand Boulevard) on the City's Street Typologies Map. The nature of this right-of-way is autocentric and supports the existing financial office building with existing parking structure and drive-through.
5. The drive-through location remains where currently located internal to the site. Vehicular direction is reversed to provide better vehicular flow and queuing off of Denver Street.

The existing financial office building and drive-through complement the other existing uses along the 500 South corridor. This AFCU serves the area with financial services and support.

The two-story office building at the corner of 500 East and 500 South will also provide the necessary office space and parking within the proposed R-O zoned district. A shared parking agreement will provide additional parking for this office building.

Because this is an existing development, no roadways, utilities, or police and fire protection will be affected. Sidewalks along Denver Street will be modified to accommodate the parking garage "shift" of approximately ten feet to create a 15 ft. setback.

Thanks in advance for your consideration and approval of this project.

Please contact me if you have any questions or comments.

Regards,

*Rick Magness*

Rick Magness, AICP  
Entitlement Manager / Land Planner  
[rickm@awaeng.com](mailto:rickm@awaeng.com)  
(702) 370-6962

September 15<sup>th</sup>, 2023

Salt Lake City  
Planning Division  
451 S State Street, Room 406  
Salt Lake City, UT 84114

RE: **Request a Planned Development for modifications** to allow an existing financial institution and office structure to have a drive-through, reduced building setbacks and increased parking structure height within a proposed R-O (Residential/Office) District (zoning amendment and text amendment application submitted 6/30/23; revision resubmitted 2/28/2024).

America First Credit Union (AFCU) is requesting a Planned Development to allow an existing financial institution, a drive-through and parking structure within a proposed R-O zone.

#### Background

- **America First Credit Union purchased this property for over \$8 million in October 2012**
- **Currently 23,518 members use this branch at least once a year**
- **11,907 members consistently use this branch**
- **This branch averages 10,620 transactions per month**
- **The five-story office building is attached to the existing parking garage. Unfortunately, the parking garage is not structurally safe and currently is not operable. This failure to provide adequate parking limits the ability to lease the entire office space.**

AFCU currently owns the properties located at 475 E & 500 S and 455 E & 500 S.

- 475 E. 500 S. (NW corner 500 S 500 E)  
Parcel # 16-06-407-040  
Existing two-story office building
- 455 E. 500 S. (NE corner Denver St. 500 S)  
Parcel # 16-06-407-039  
Existing five-story office building with a three-level parking structure

A request for Residential / Office (R-O) zoning with a Planned Development will allow:

- The existing five-story office building, drive-through and reconstructed parking structure to remain and function as a financial institution.
- The existing two-story building to remain and function as an office building.

This Planned Development request meets the following objectives of **Chapter 21A.55 Planned Developments/Purpose Statement:**



*Efficient use of the existing land use and resources and supports greater efficiency in existing public and utility services.*

This development utilizes existing structures and utilities, maintaining the established community character and complimenting similar uses.

The parking structure roof will have photovoltaic panels and system that will reduce yearly CO2 emissions of 184 tons, provide approximately 65% of energy savings. Original cost is approximately \$300k.

*F. Master Plan Implementation: A project that helps implement portions of an adopted Master Plan in instances where the Master Plan provides specific guidance on the character of the immediate vicinity of the proposal:*

*1. A project that is consistent with the guidance of the Master Plan related to building scale, building orientation, site payout, or other similar character defining features (Ord. 8-18, 2018)*

This development is within the **East Downtown Neighborhood Plan Institutional District** and implements the following portions of the adopted plan:

#### Transportation

A key transportation issue that is identified is *Maintain traffic flow on streets essential to through traffic to the CBD*. Access to the proposed parking structure and drive through teller machines is internal to the site and “off” the 500 South corridor, further allowing traffic to flow on 500 South.

#### Economic Development

A core policy is *the availability of jobs and easy access to affordable shopping* is a particularly essential element of East Downtown’s mixed use urban neighborhood. AFCU’s existing five-story office provides essential job workspace and is located within walking distance of Smith’s Marketplace. Additionally, *a key economic development issue is job creation*. As the CBD continues to grow, AFCU continues to provide employment opportunities at this location to support the local business and residential community.

#### Additional reasons supporting the Planned Development:

This request supports the following Economic Component Initiatives of Plan Salt Lake / Salt Lake City / City Wide Vision dated December 1, 2015:

- Support the Growth of Small Businesses and Neighborhood Business nodes by providing financial services within the existing Central City corridor.
- Improve Existing Relationships with Economic Development Partners. AFCU continues to strengthen business and community development by partnering with the local economy within the city.
- The Plan Development amendment request is consistent with other R-O zoned uses on the 500 South corridor.
- 500 South is classified as a One-Way Thoroughfare (Grand Boulevard) on the City’s Street Typologies Map. The nature of this right-of-way is autocentric and supports the existing financial office building with existing parking structure and drive-through.

#### **21A.55.050: STANDARDS FOR PLANNED DEVELOPMENTS:**

Per 21A.55.050, Planned Development Objectives, this proposed planned development request achieves at least one of the objectives as stated above as demonstrated in this request. Modifications to the zoning regulations are necessary to meet the purpose statement for this planned development. This request will result in a more enhanced product than would be achievable through strict application of the land use regulations.

**B. Master Plan Compatibility:** The proposed planned development is generally consistent with adopted policies set forth in the Citywide, community, and/or small area Master Plan that is applicable to the site where the planned development will be located. **This has been demonstrated with the Economic Component Initiatives of Plan Salt Lake/Salt Lake City/ City Wide Vision as well as components of the East Downtown Neighborhood Plan Institutional District.**

**C. Design And Compatibility:** The proposed planned development is compatible with the area the planned development will be located and is designed to achieve a more enhanced product than would be achievable through strict application of land use regulations. In determining design and compatibility, the Planning Commission should consider:

1. Whether the scale, mass, and intensity of the proposed planned development is compatible with the neighborhood where the planned development will be located and/or the policies stated in an applicable Master Plan related to building and site design; These office buildings, and parking garage are equal to the scale and mass of adjacent developments. The building has a larger than average setback from 500 South, providing proportionate scale, design and office uses.

2. Whether the building orientation and building materials in the proposed planned development are compatible with the neighborhood where the planned development will be located and/or the policies stated in an applicable Master Plan related to building and site design; Office building and parking garage are situated with large setbacks to streets. The building and site design are timeless, having been in operation for over 40 years.

3. Whether building setbacks along the perimeter of the development: Building setbacks are equal to existing buildings. No office building setbacks have changed since original construction in 1980's. The new parking structure proposes a 15 ft. setback at the north property line, where 5 ft. currently exists.

a. Maintain the visual character of the neighborhood or the character described in the applicable Master Plan. Visual character has been maintained through the many years with a brick construction and well maintained landscaping.

b. Provide sufficient space for private amenities. These amenities include covered parking, safe, well lit areas, and inviting work spaces.

c. Provide sufficient open space buffering between the proposed development and neighboring properties to minimize impacts related to privacy and noise. The parking structure's north side is 15 ft. from property line. No further encroachment will occur with the new parking garage design. Access to the parking garage is from the side street (Denver Street), minimizing vehicular impacts.

d. Provide adequate sight lines to streets, driveways and sidewalks. Existing and proposed improvements will utilize existing site accesses with ample site visibility.

e. Provide sufficient space for maintenance. Drive isles, surface parking and parking structure provides ample areas for maintenance and general deliveries.

4. Whether building facades offer ground floor transparency, access, and architectural detailing to facilitate pedestrian interest and interaction; Main floor, ceiling to ground window fenestration, with existing walkways and landscaping provide pedestrian interaction. A second floor pedestrian walkway between the primary building and parking structure provides safety and reduces pedestrian interaction with vehicles on the ground parking lot and building.

5. Whether lighting is designed for safety and visual interest while minimizing impacts on surrounding property; Parking lot lighting, as well as sidewalk and building lighting add interest and safety.

6. Whether dumpsters, loading docks and/or service areas are appropriately screened YES
7. Whether parking areas are appropriately buffered from adjacent uses Buffering with ample landscaping as well as proposed graphic screening of each parking lot level.
- D. Landscaping: The proposed planned development preserves, maintains or provides native landscaping where appropriate. YES In determining the landscaping for the proposed planned development, the Planning Commission should consider:
  1. Whether mature native trees located along the periphery of the property and along the street are preserved and maintained; The existing landscaping incorporates mature trees.
  2. Whether existing landscaping that provides additional buffering to the abutting properties is maintained and preserved; Landscaping has been maintained for almost 40 years.
  3. Whether proposed landscaping is designed to lessen potential impacts created by the proposed planned development; Landscaping exists and is designed to minimize impacts to 500 South vehicular traffic.
  4. Whether proposed landscaping is appropriate for the scale of the development. (YES)
- E. Mobility: The proposed planned development supports Citywide transportation goals and promotes safe and efficient circulation within the site and surrounding neighborhood. (YES) In determining mobility, the Planning Commission should consider:
  1. Whether drive access to local streets will negatively impact the safety, purpose and character of the street; All existing driveway accesses will be maintained and have been in place approximately 40 years.
  2. Whether the site design considers safe circulation for a range of transportation options (YES) including:
    - a. Safe and accommodating pedestrian environment and pedestrian oriented design; Wide perimeter sidewalks and landscape areas exist along Denver Street, 500 South and 500 East. On-site pedestrian bridge from the office building to the parking garage, and interesting "plaza" at front entrance all combine to provide safe and interesting pedestrian opportunities.
    - b. Bicycle facilities and connections where appropriate, and orientation to transit where available; Multi-use sidewalks and bike racks adjacent to the building and within the parking garage provide connectivity to customers and neighbors; and
    - c. Minimizing conflicts between different transportation modes; The walkways, location and direction of drive through teller machines, accessibility parking, EV stations all are designed to encourage multi modes of transportation and minimize conflicts based on location and design
  3. Whether the site design of the proposed development promotes or enables access to adjacent uses and amenities; Perimeter walkways and existing streets provide connectivity that has existed over 40 years for the neighborhood.
  4. Whether the proposed design provides adequate emergency vehicle access; YES, with wide driveway isles and 360 degree building accessibility; and
  5. Whether loading access and service areas are adequate for the site and minimize impacts to the surrounding area and public rights-of-way. Drive isles, surface parking and parking structure provides ample areas for maintenance and general deliveries.
- F. Existing Site Features: The proposed planned development preserves natural and built features that significantly contribute to the character of the neighborhood and/or environment. Site preservation of landscaping, architecture, neighborhood connectivity and providing financial services for almost 40 years have been a solid financial service for the neighborhood.
- G. Utilities: Existing and/or planned utilities will adequately serve the development and not have a detrimental effect on the surrounding area. Existing utilities will not be impacted, except for a decrease to electrical power usage for the proposed photovoltaic panels and solar system. (Ord. 8-18, 2018)

## Setbacks

### **Parcel 1**

(Existing Five Story Office Building)

- Front: 25 ft. required / 26 ft. provided
- Corner Side Yard: 25 ft. required / 20 ft. provided
- Interior Side Yard: 15 ft. required / 76 ft. provided
- Rear Yard: 30 ft. / 38 ft. provided

Building Height: 90 ft. allowed (adjacent to TSA-UN-C) / 62 ft. provided

(Proposed Parking Structure)

- Front: 25 ft. required / 170 ft. or 26 ft. if considering attached to office building
- Corner Side Yard: 25 ft. required / 15 ft. provided
- Interior Side Yard: 15 ft. required / 15 ft. provided
- Rear Yard: 30 ft. required / 5 ft. provided

Building Height: 90 ft. allowed (adjacent to TSA-UN-C) / 52 ft. proposed

### **Parcel 2**

(Existing Two Story Office Building)

- Front: 25 ft. required / 36 ft. provided
- Corner Side Yard: 25 ft. required / 15 ft. provided
- Interior Side Yard: 15 ft. required / 9 ft. provided
- Rear Yard: 30 ft. required / 23 ft. provided

Building Height: 60 ft. allowed / 32 ft. provided

The existing financial office building and drive-through, as well as improvements to the parking structure, compliment the other similar uses along the 500 South corridor within the *Central City East Plan*.

Because this is an existing development, no roadways, utilities, or police and fire protection will be affected. Sidewalks along Denver Street will be modified to accommodate the parking garage “shift” of approximately ten feet to create a 15 ft. setback.

Thanks in advance for your consideration and approval of this project.

Please contact me if you have any questions or comments.

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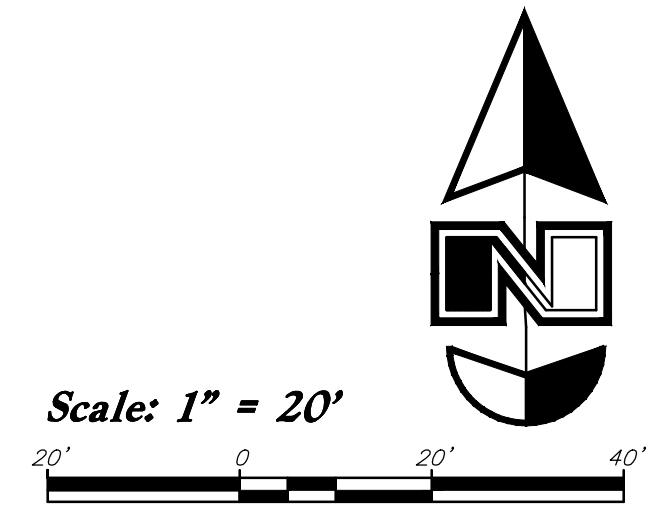


***Parcel 1:***  
***Building 55,600 s.f.***  
***Parking Required = 4/1,000 s.f. = 218 stalls***  
***Accessible Stalls Required = 7 stalls***

- *Parking Structure = 209 stalls  
(38 stalls ground level; 42 stalls per level typ.)*
- *Surface Parking 19 stalls*
- *Accessible Spaces Provided = 7 stalls*
- *Electronic Vehicle Spaces Provided = 4 stalls*

***Building 4,538 s.f.***  
***Parking Required = 3/1,000 s.f. = 13 stalls***  
***Accessible Parking Required = 2 stalls***

- Accessible Parking Provided = 2 stalls
- Shared parking agreement will provide the additional 2 stalls needed to meet code requirement.



***Parcel 1:***  
***Current Zoning: R-MU-45 (Residential Mixed Use)***  
***Proposed Zoning: RO (Residential/Office)***  
***Site Area = 54,505 s.f. (1.25 ac.)***  
***Five Story Office Building Area = 55,600 s.f.***  
***Landscape Area Provided = 8,010 s.f.***

Current Zoning: R-MU-45 (Residential Mixed Use)  
Proposed Zoning: RO (Residential/Office)  
Site Area = 10,220 s.f. (0.23 ac.)  
Two Story Office Building Area= 4,538 s.f.  
Landscape Area Provided = 2,444 s.f.

[illegible]

## Conceptual Site Plan

**AFCU Metro**  
455 East 500 South

Salt Lake City, UT

*9 Feb, 2024*

SHEET NO.

**O-G**



AFCU - SLC METRO SITE STUDY

SALT LAKE CITY, UT



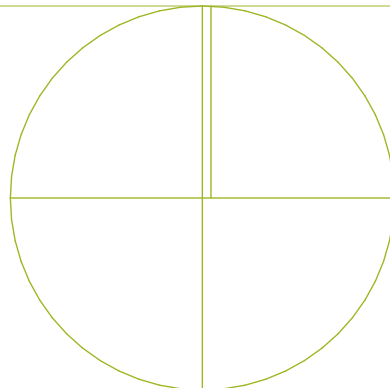
STUDIO 333 ARCHITECTS  
333 24TH STREET  
OGDEN, UT 84401  
801.394.3033

AFCU - SLC METRO SITE STUDY  
5TH SOUTH, SALT LAKE CITY, UT

NOT FOR CONSTRUCTION

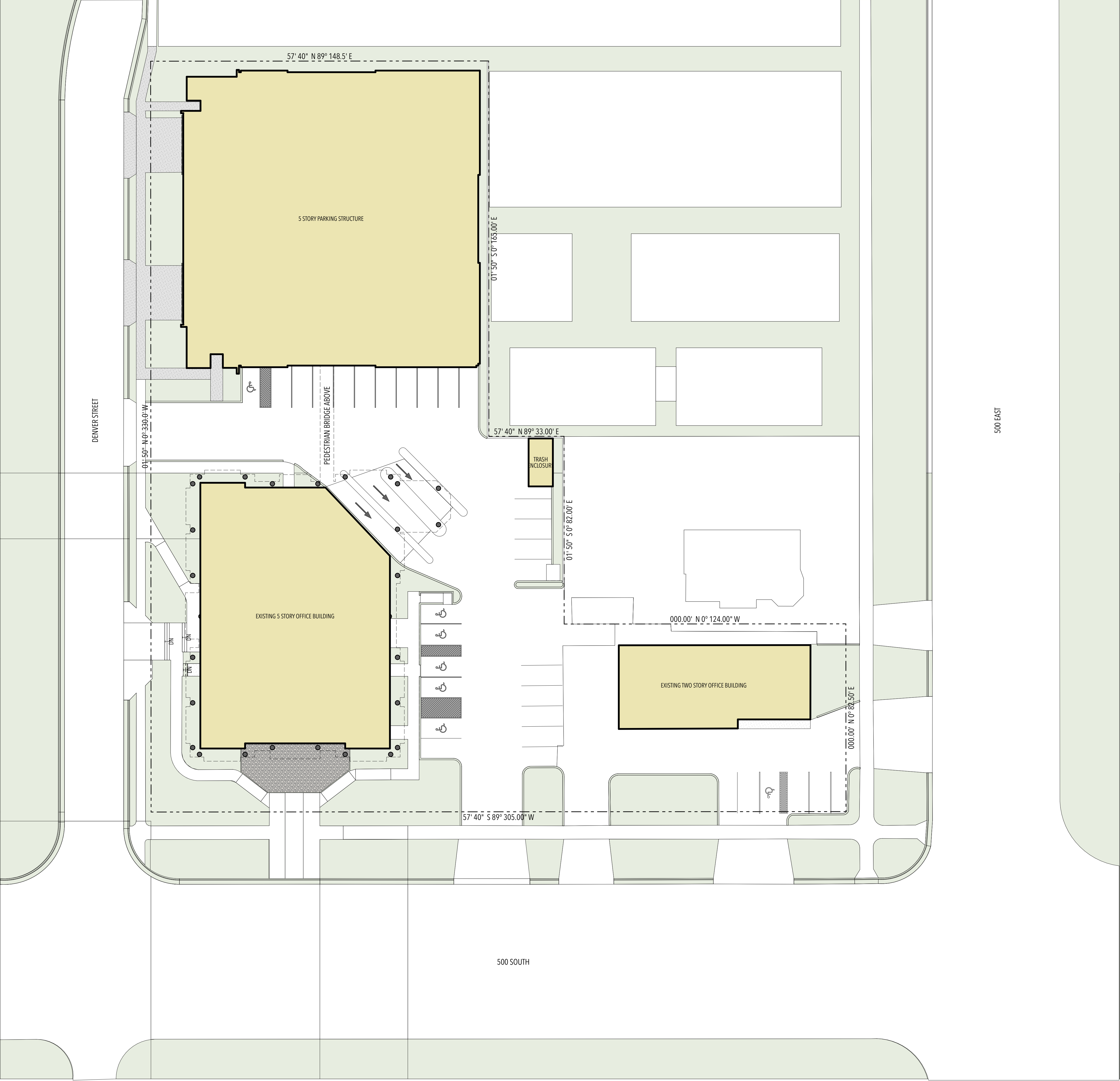
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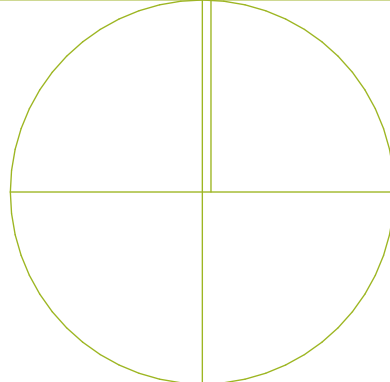


COVER SHEET





NO.	DATE	DESCRIPTION



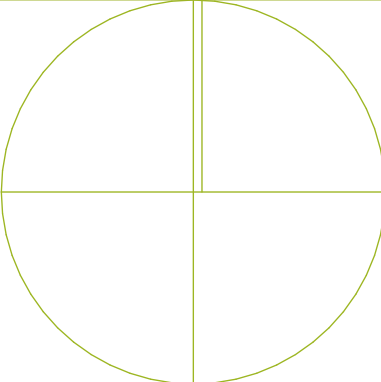




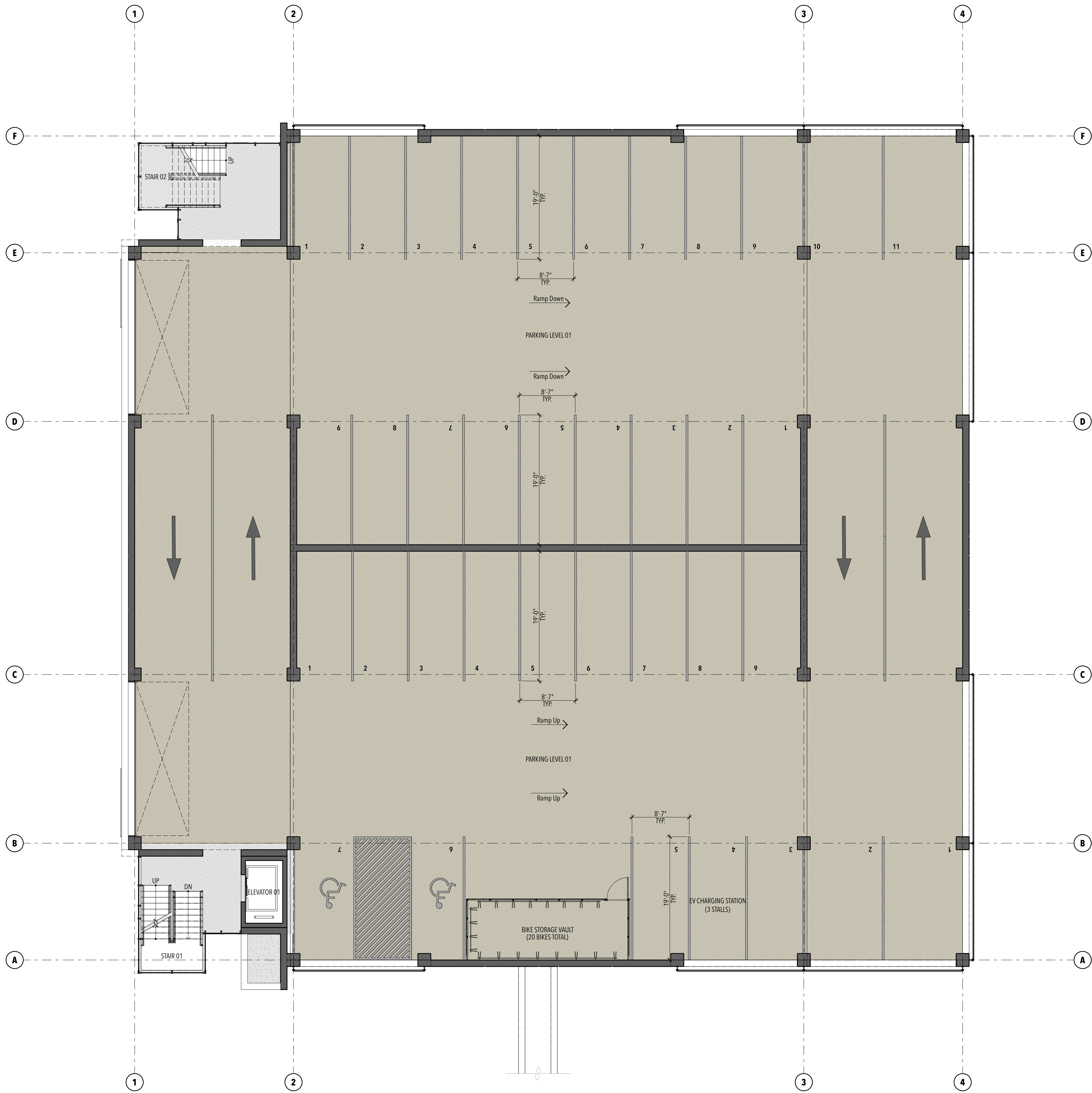
EXISTING BUILDING SUMMARY:		
LEVEL	GROSS AREA	NET LEASABLE AREA
BASEMENT	9,215 SF	
MAIN FLOOR	9,190 SF	
2ND FLOOR	11,282 SF	
3RD FLOOR	11,282 SF	
4TH FLOOR	10,971 SF	(BASED ON 80% GROSS AREA)
TOTAL	42,725 SF	34,180 SF

PARKING STALL SUMMARY:		
LEVEL	AREA	STALL COUNT
BASEMENT	16,170 SF	42
LEVEL 01	16,170 SF	36 Stalls (2 Accessible; 3 EV Charging Stations)
LEVEL 02	16,170 SF	39 Stalls
LEVEL 03	16,170 SF	40 Stalls
LEVEL 04	16,170 SF	40 Stalls
TOTAL	662,650 SF	197 Stalls

NO.	DATE	DESCRIPTION



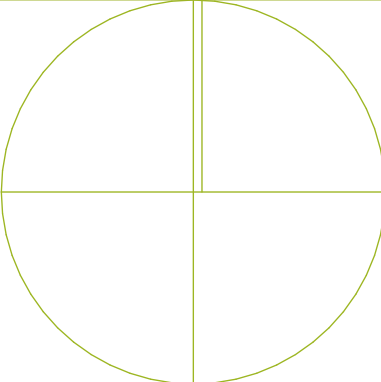




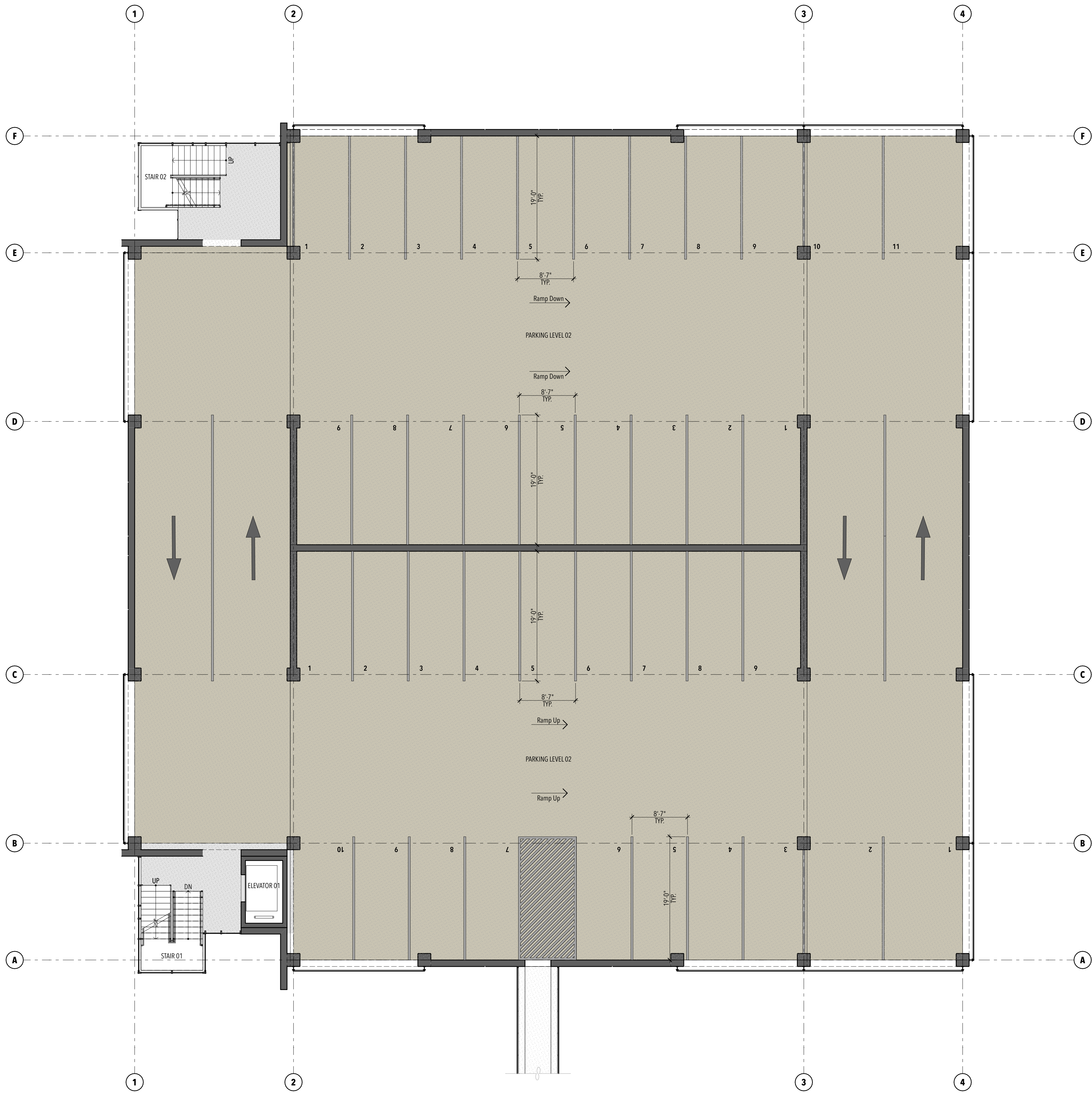
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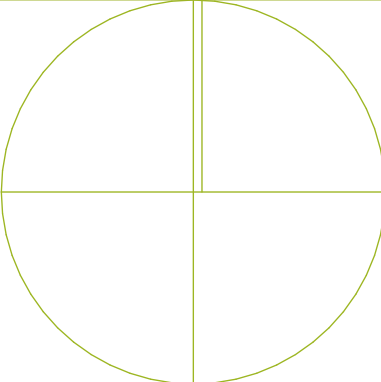




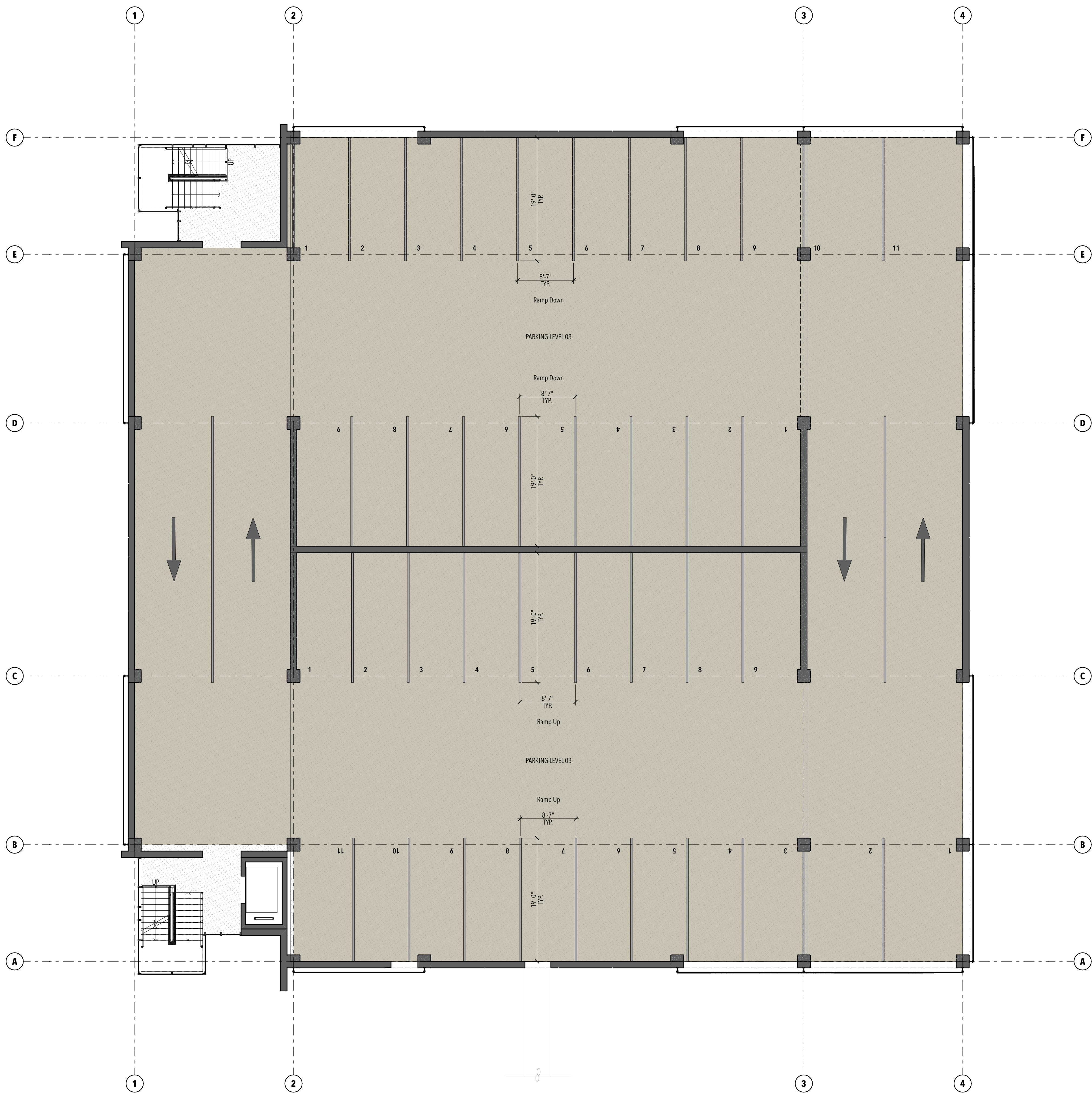
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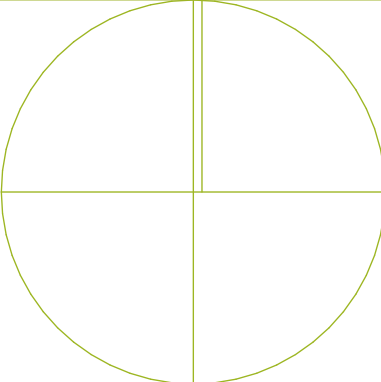




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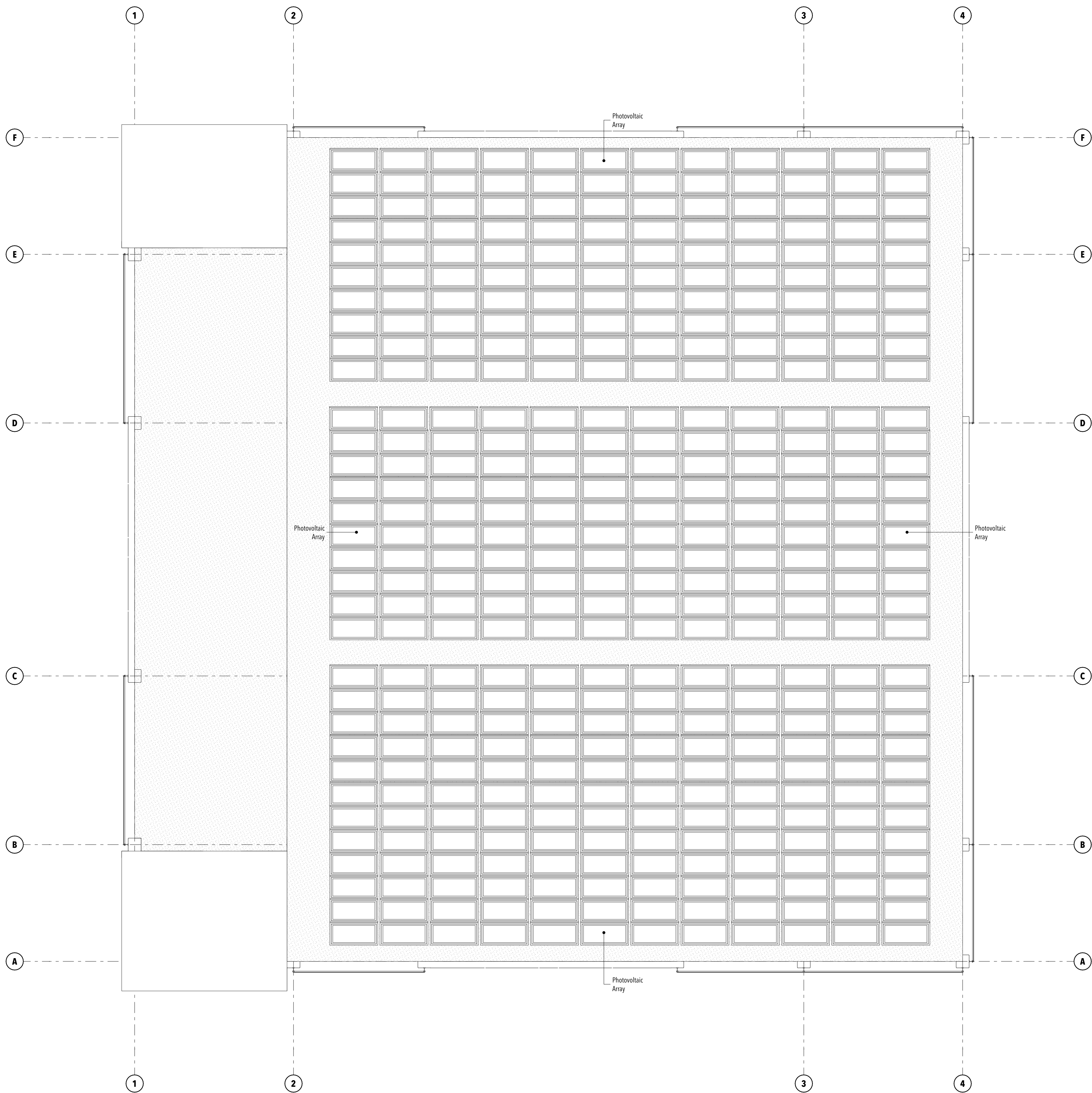
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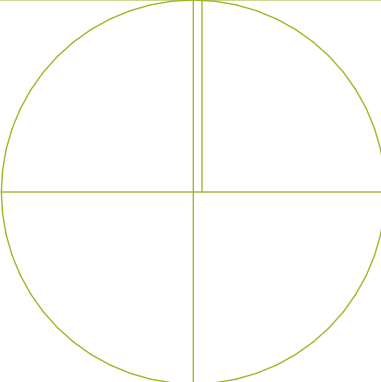
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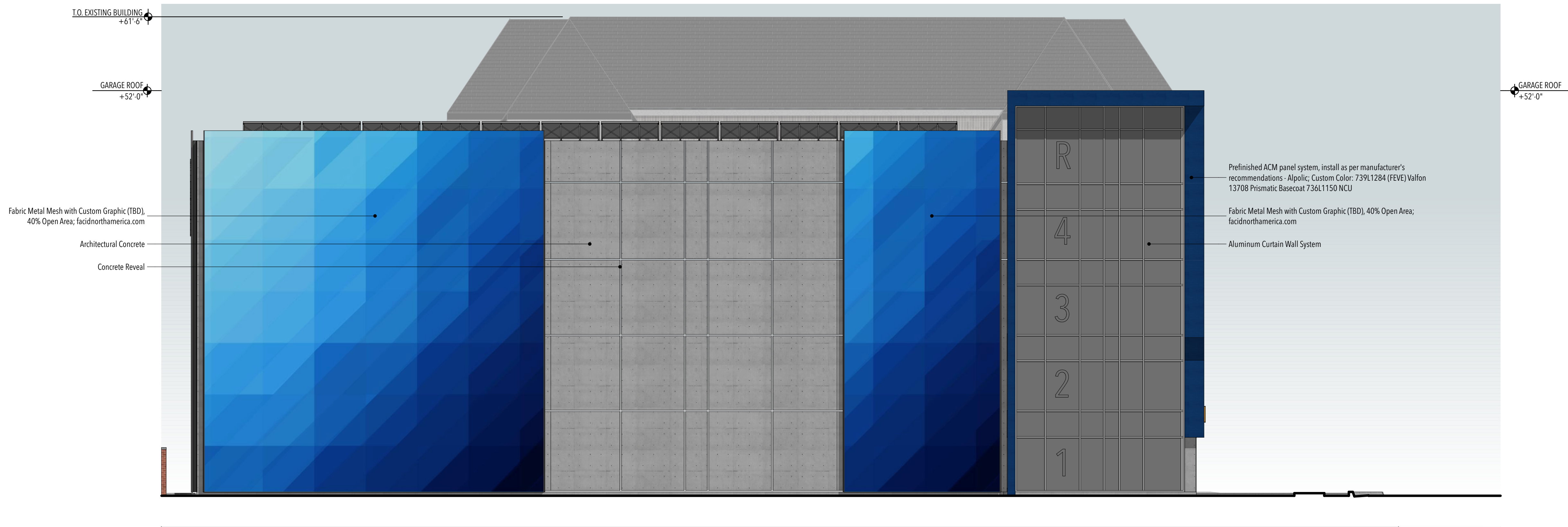
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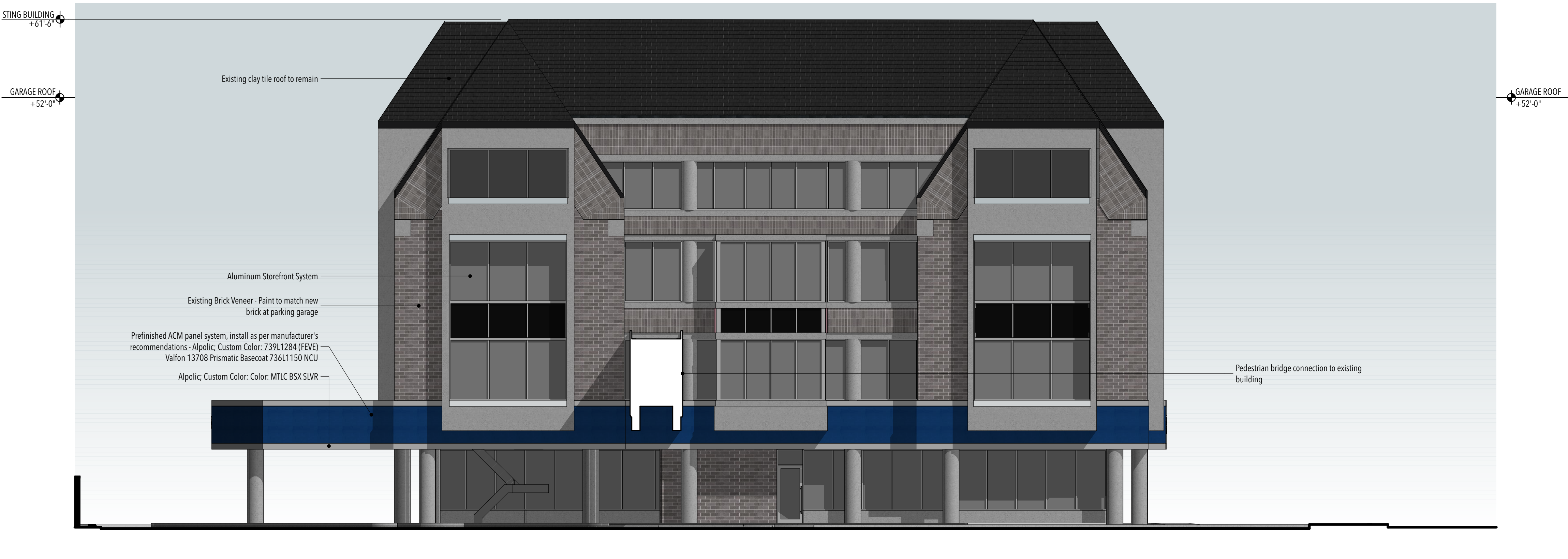






NORTH ELEVATION

A 1/8" = 1'-0"



NORTH ELEVATION

B 1/8" = 1'-0"

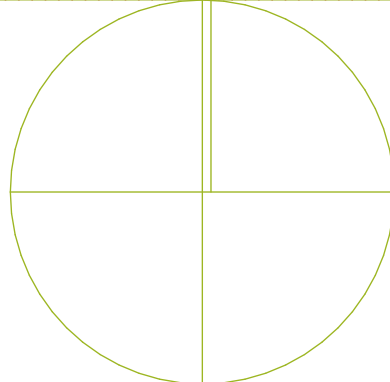
STUDIO 333 ARCHITECTS  
333 24TH STREET  
OGDEN, UT 84401  
801.394.3033

AFCU - SLC METRO SITE STUDY  
5TH SOUTH, SALT LAKE CITY, UT

NOT FOR CONSTRUCTION

NO.	DATE	DESCRIPTION

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DATE: 01.15.24  
PROJECT NUMBER: 2314

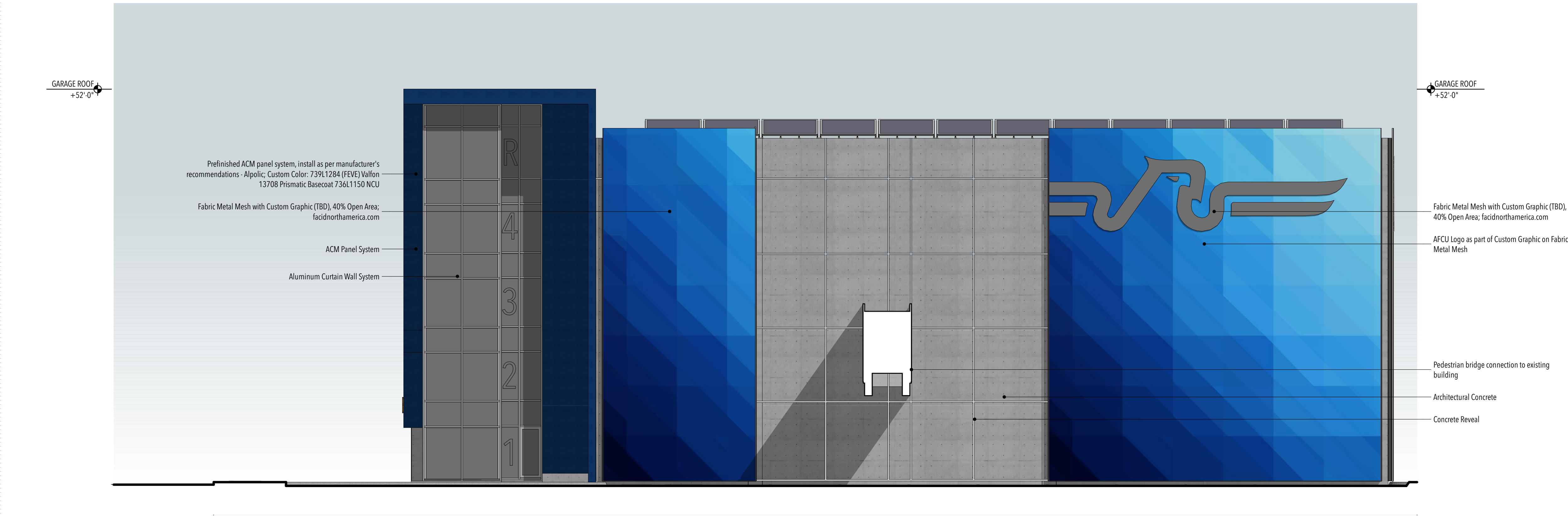






SOUTH ELEVATION

A 1/8" = 1'-0"



SOUTH ELEVATION

B 1/8" = 1'-0"

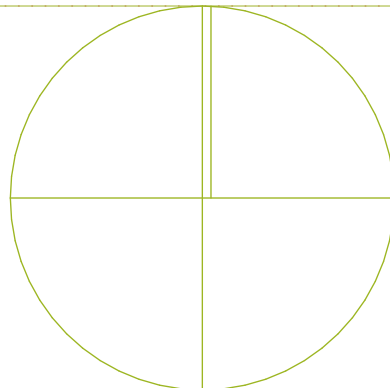
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5TH SOUTH, SALT LAKE CITY, UT

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NO.	DATE	DESCRIPTION

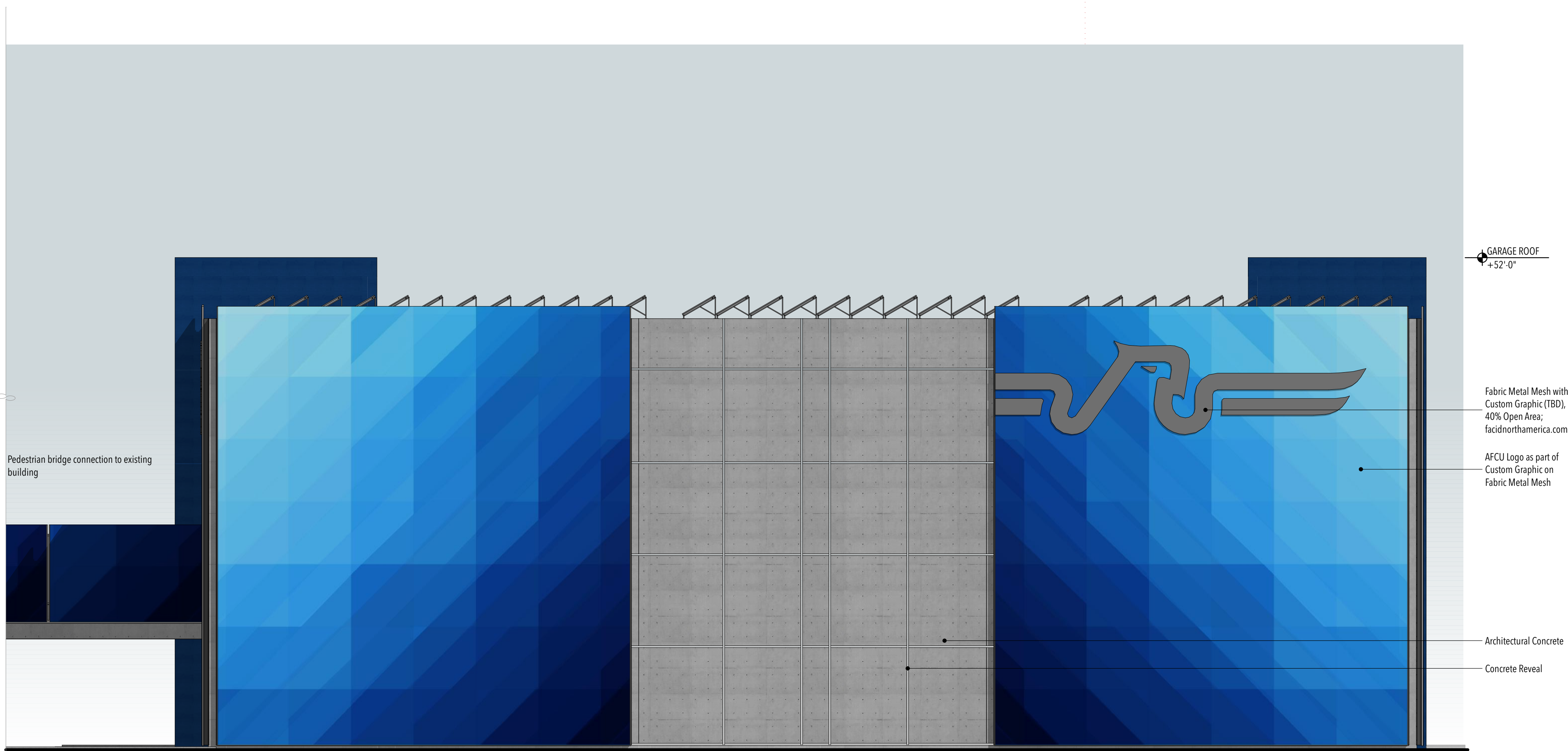
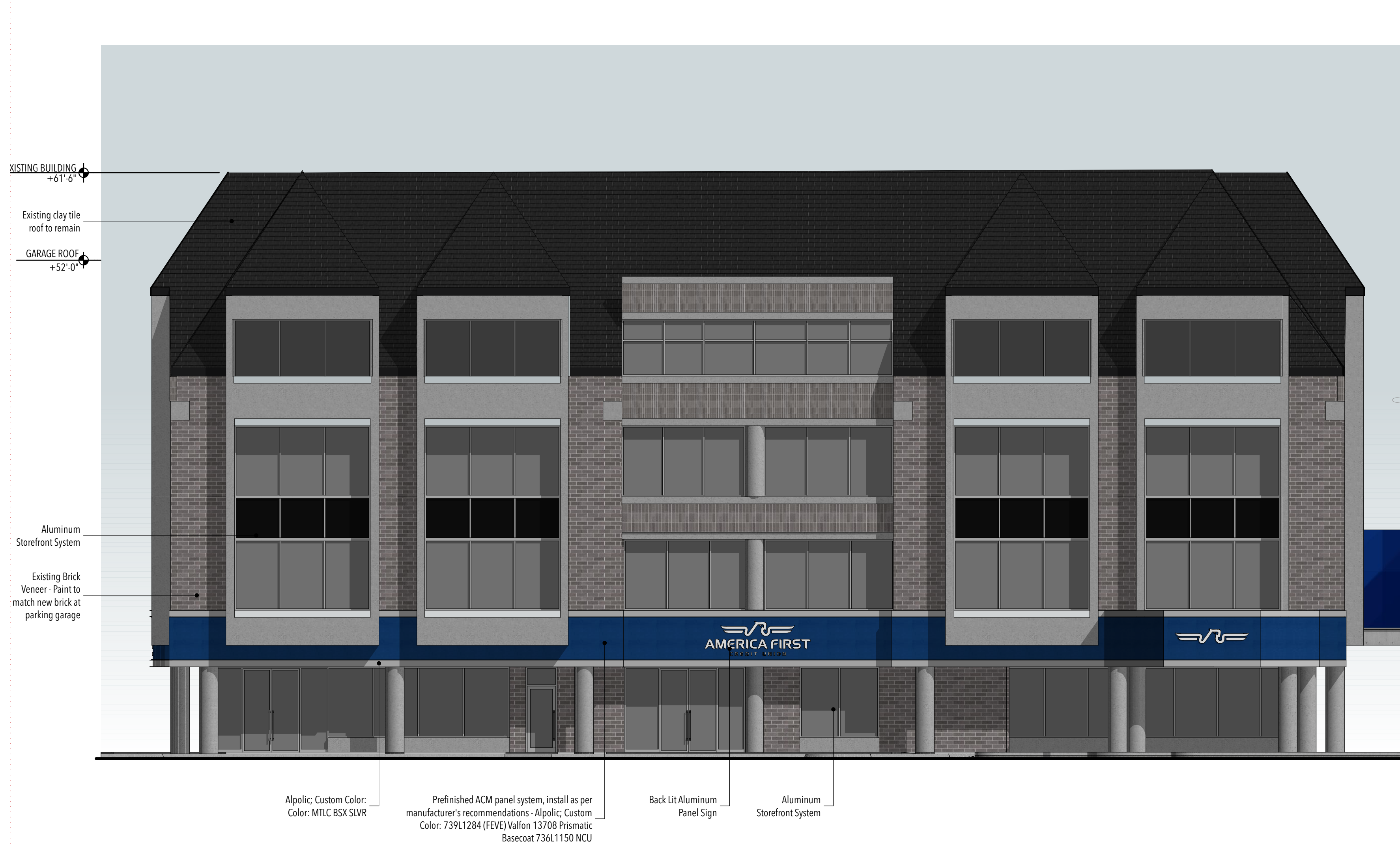
CONCEPTUAL DESIGN  
DATE: 01.15.24  
PROJECT NUMBER: 2314



ELEVATIONS

A10

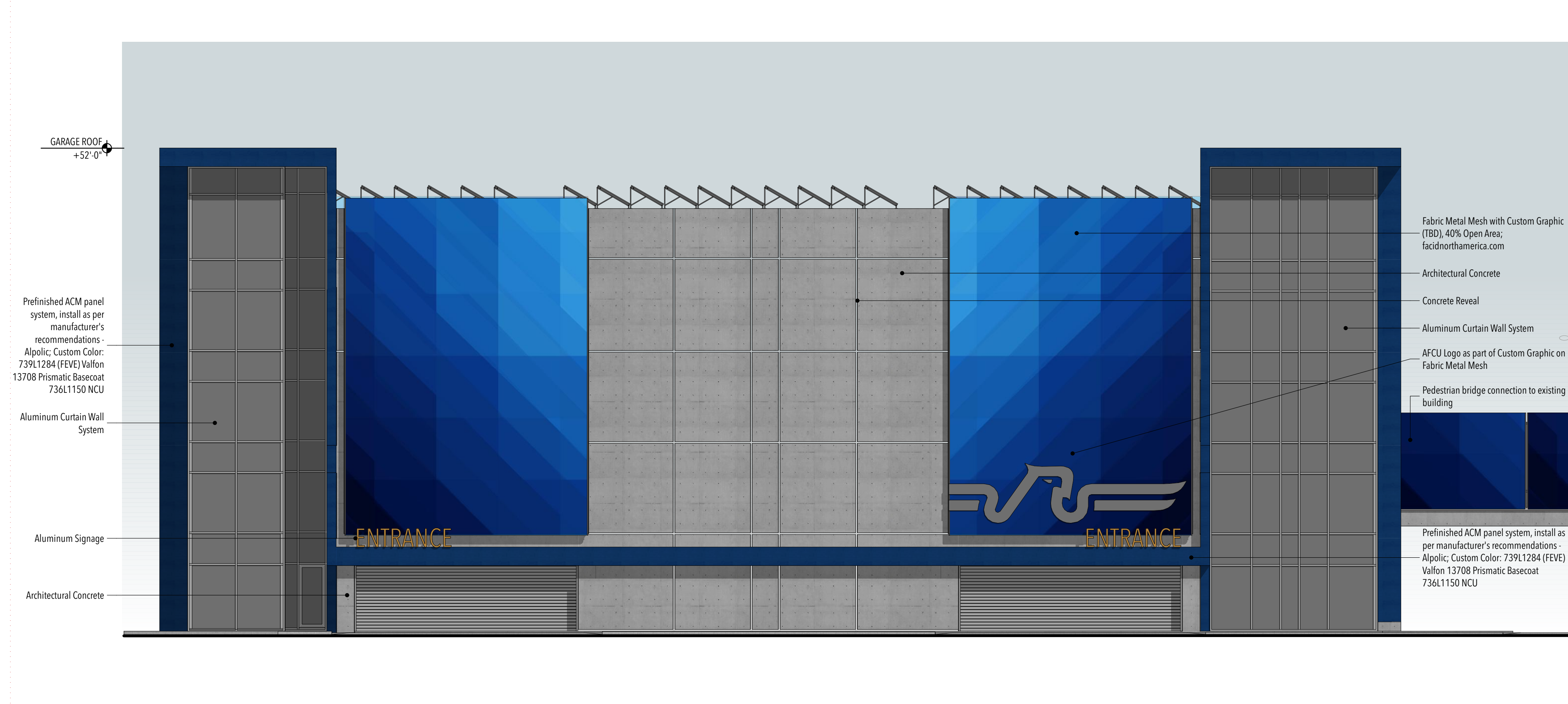




EAST ELEVATION

A

1/8" = 1'-0"



WEST ELEVATION

B

1/8" = 1'-0"

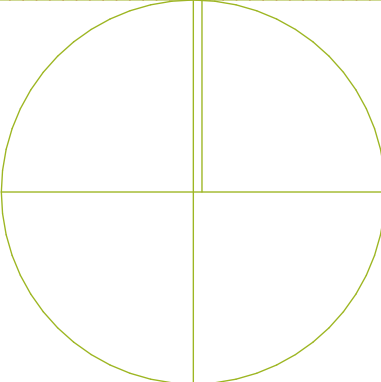
**STUDIO 333 ARCHITECTS**  
333 24TH STREET  
OGDEN, UT 84401  
801.394.3033

**AFCU - SLC METRO SITE STUDY**  
5TH SOUTH, SALT LAKE CITY, UT

NOT FOR CONSTRUCTION

NO.	DATE	DESCRIPTION

CONCEPTUAL DESIGN  
DATE: 01.15.24  
PROJECT NUMBER: 2314

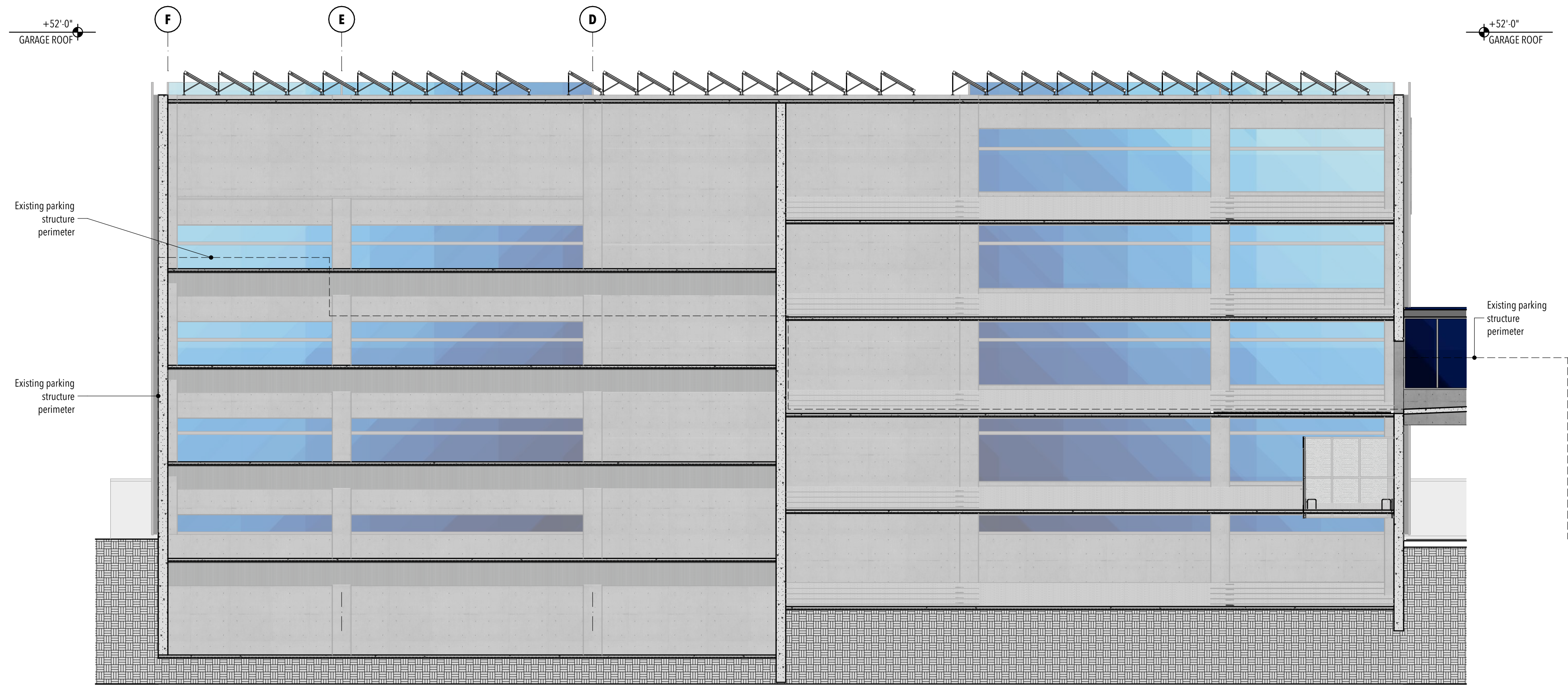


ELEVATIONS

A11

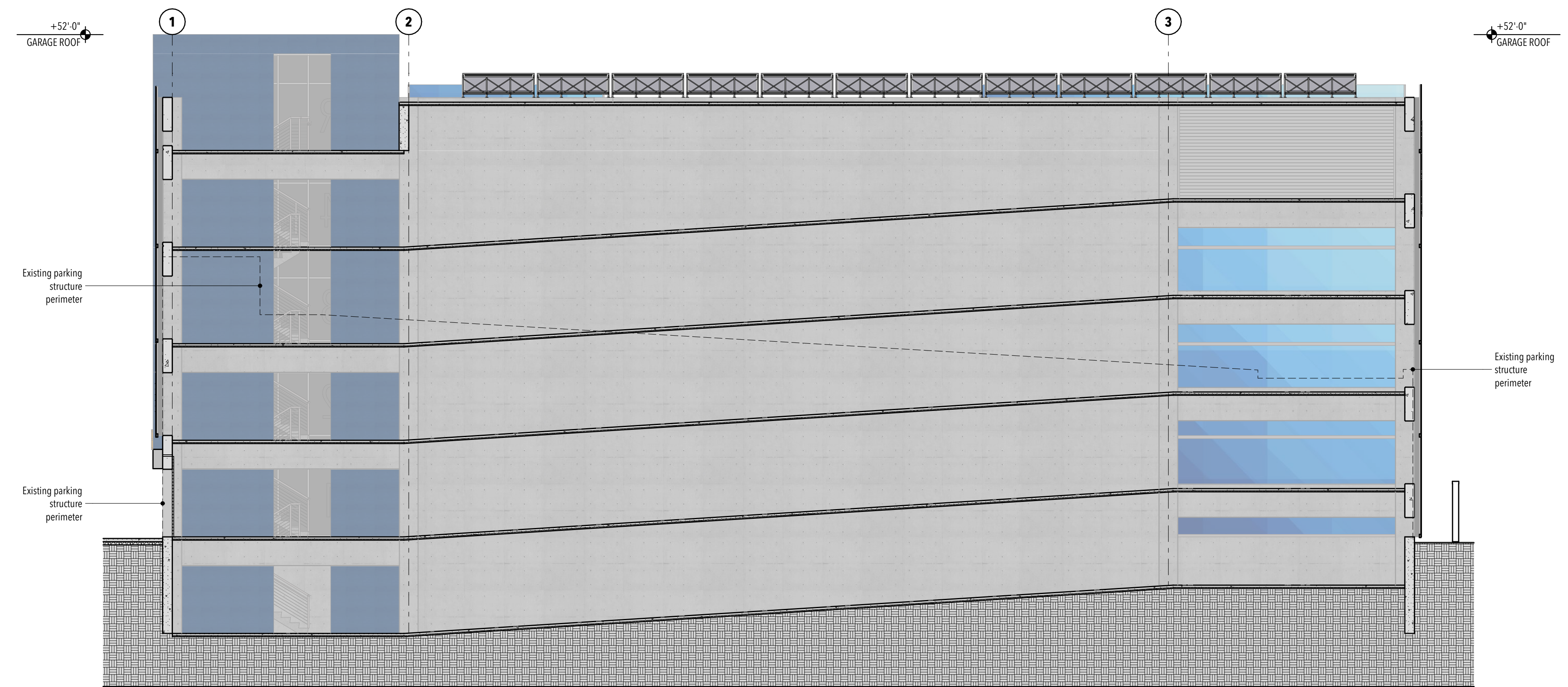


KEYED NOTES:



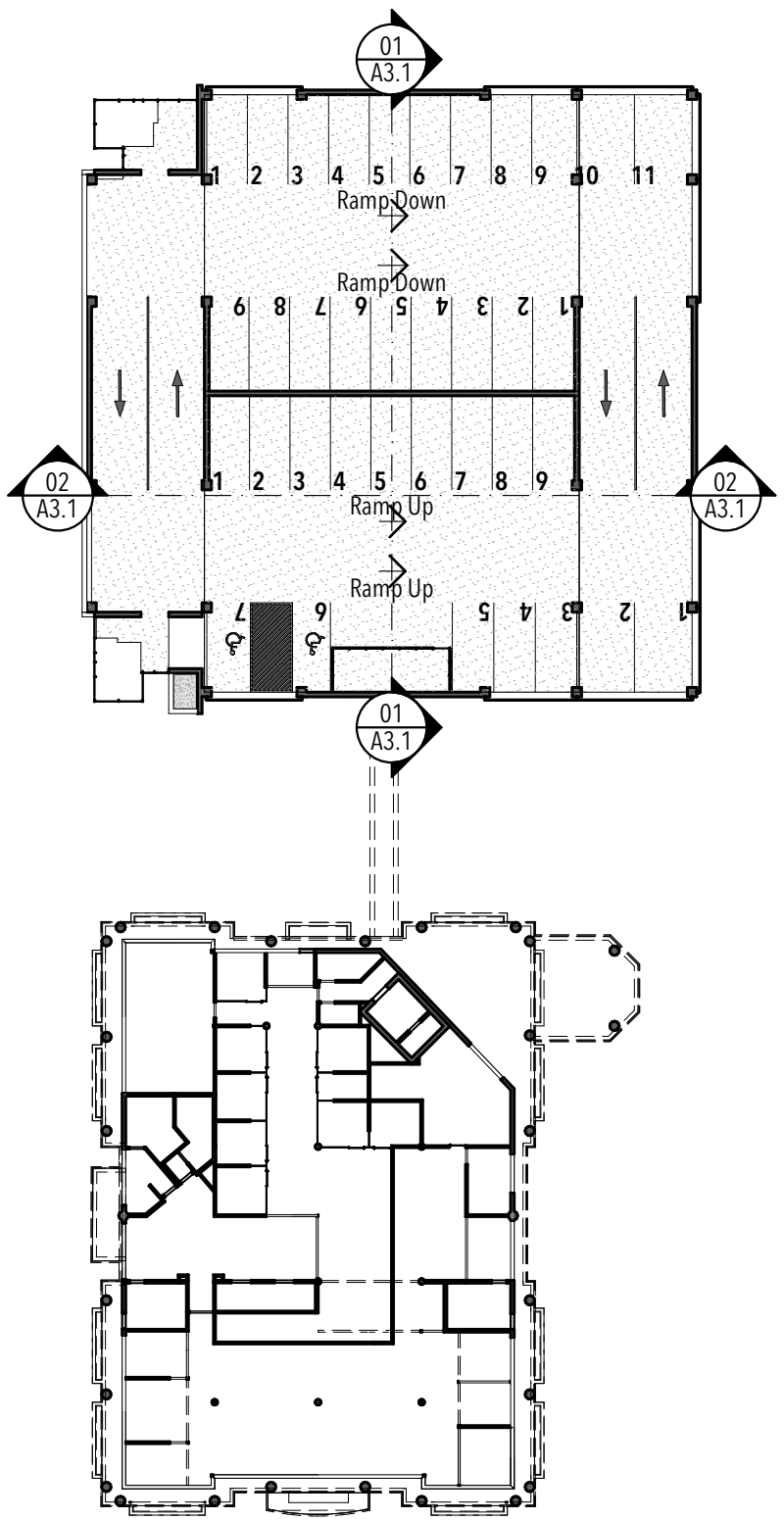
BUILDING SECTION 01

01 1/8" = 1'-0"



BUILDING SECTION 02

02 1/8" = 1'-0"



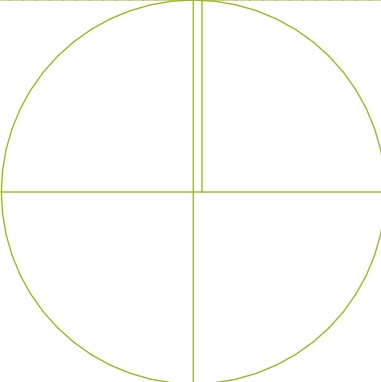
STUDIO 333 ARCHITECTS  
333 24TH STREET  
OGDEN, UT 84401  
801.394.3033

AFCU - SLC METRO SITE STUDY  
5TH SOUTH, SALT LAKE CITY, UT

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NO.	DATE	DESCRIPTION

CONCEPTUAL DESIGN  
DATE: 01.15.24  
PROJECT NUMBER: 2314







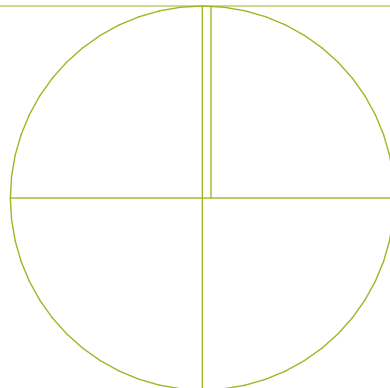
STUDIO 333 ARCHITECTS  
333 24TH STREET  
OGDEN, UT 84401  
801.394.3033

AFCU - SLC METRO SITE STUDY  
5TH SOUTH, SALT LAKE CITY, UT

NOT FOR CONSTRUCTION

NO.	DATE	DESCRIPTION

CONCEPTUAL DESIGN  
DATE: 01.15.24  
PROJECT NUMBER: 2314  
SCALE: 1:2.67







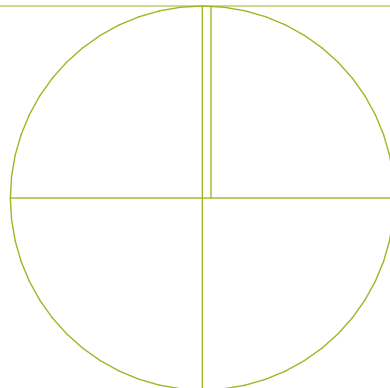
STUDIO 333 ARCHITECTS  
333 24TH STREET  
OGDEN, UT 84401  
801.394.3033

AFCU - SLC METRO SITE STUDY  
5TH SOUTH, SALT LAKE CITY, UT

NOT FOR CONSTRUCTION

NO.	DATE	DESCRIPTION

CONCEPTUAL DESIGN  
DATE: 01.15.24  
PROJECT NUMBER: 2314  
SCALE: 1:2.67



RENDERING

A14





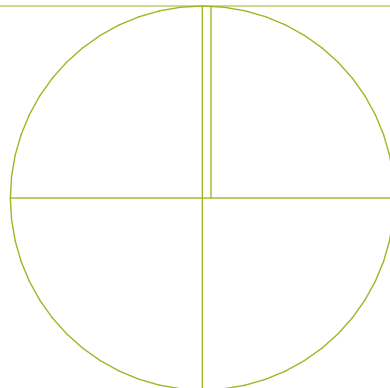
STUDIO 333 ARCHITECTS  
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5TH SOUTH, SALT LAKE CITY, UT

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NO.	DATE	DESCRIPTION

CONCEPTUAL DESIGN  
DATE: 01.15.24  
PROJECT NUMBER: 2314  
SCALE: 1:2.67



RENDERING

A15





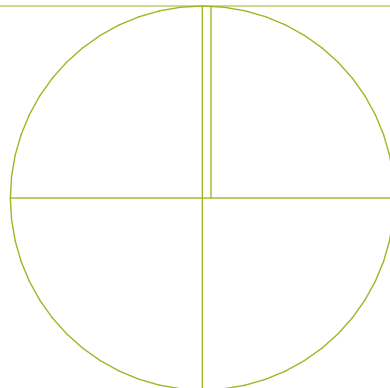
STUDIO 333 ARCHITECTS  
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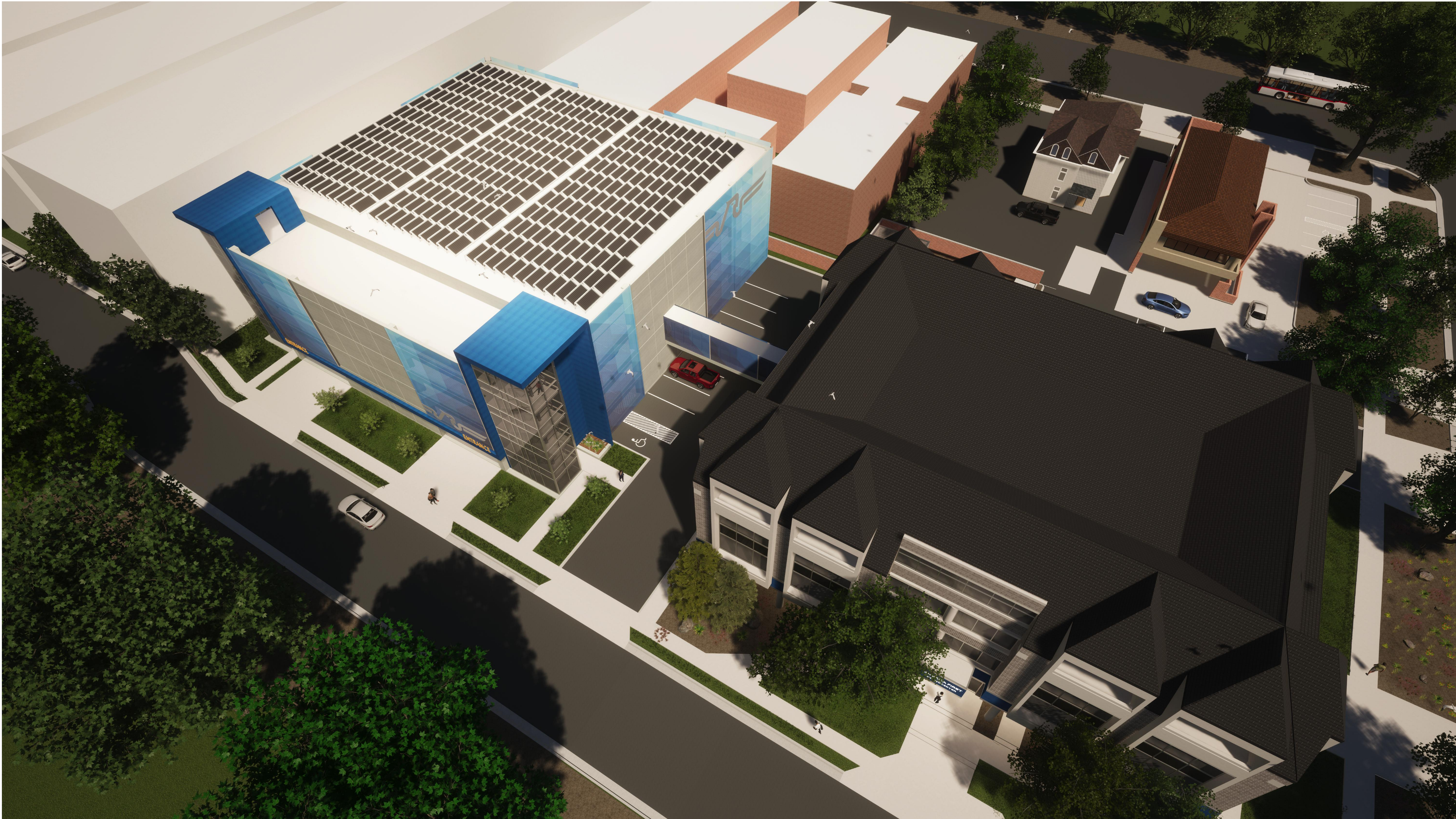
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NO.	DATE	DESCRIPTION

CONCEPTUAL DESIGN  
DATE: 01.15.24  
PROJECT NUMBER: 2314  
SCALE: 1:2.67







NO.	DATE	DESCRIPTION

